

## The Debit Card Provides Many Free Services...

- No enrollment fee
- One (1) free cash withdrawal per month at any Chase ATM or Allpoint ATM
- Free Point-of-Sale transactions at all merchants that accept MasterCard®
- Free access to your account for cash back from your account at the time of a transaction
- No minimum balance requirement
- Free online and telephone account information



## The Debit Card is Convenient...

- Access to your money when you need it, 24 hours a day, 7 days a week
- No waiting for your check to arrive in the mail
- No standing in line or charges to cash your check
- Make purchases at millions of locations where MasterCard® is accepted
- No credit check requirement

## The Debit Card is Safe...

- There is no check to be lost or stolen
- Only you have access to your money
- Withdraw only the cash you need, keep the rest safe and secure
- Your money is FDIC-insured and protected by U.S. Federal banking regulations
- Enjoy MasterCard® Zero Liability protection

## HOW CAN I AVOID CHASE DEBIT CARD FEES?

- Keep your ATM transaction fees to a minimum. You will not pay any fee for your first ATM withdrawal per month at a Chase ATM or Allpoint ATM (additional withdrawals will cost \$1.50 each).
- ATM machines not owned by Chase or Allpoint may charge a fee for every transaction. Avoid using ATMs not owned by Chase or Allpoint.
- Instead of using an ATM, you can get cash back from your account when you make purchases at many merchant locations that accept MasterCard®.
- Chase will not charge you a fee when you use your debit card to purchase money orders at U.S. post offices and other locations.
- Chase will not charge you a fee when you use your debit card to pay bills or make Internet purchases with vendors that accept MasterCard®.
- To avoid ATM balance inquiry fees, check your debit card account balance online or by calling the toll-free number on the back of your card.



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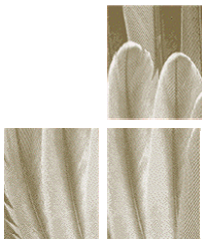
Trust Beneficiary Call Center, toll-free  
1-888-678-6836

DO YOU WISH THERE WAS AN EASIER WAY TO RECEIVE YOUR IIM FUNDS?

## NOW THERE IS, WITH A NEW DEBIT CARD PROGRAM



OST has partnered with the U.S. Department of the Treasury and JP Morgan Chase Bank to provide a faster, safer, and more convenient way to receive money from your IIM account.



The OST Debit Card Program is a great way to receive your Individual Indian Monies (IIM) trust funds

The Office of the Special Trustee for American Indians (OST) has teamed up with the U.S. Department of the Treasury and JP Morgan Chase Bank to offer a debit card for IIM account holders. This card offers IIM beneficiaries the convenience and security of receiving trust funds electronically, rather than by check, and eliminates check cashing fees. With the debit card, you will get your funds faster, even if you do not have a bank account.

How the Debit Card Works

Instead of receiving a check, your current and future trust funds will be deposited automatically into your debit card account. OST will directly transfer your funds to your Chase debit card account for your access. Just as with a check or direct deposit, once the funds have been transferred to a debit card account, they are no longer trust funds.

When you first receive your card, you will have to choose a personal identification number (PIN) to be used with your card. No one else will be able to use your card (unless you give your number to someone else). Each time you use your card, the amount of your purchase or withdrawal will be deducted automatically from the balance on the card.

You can use your card at many locations to get cash, make purchases or buy money orders:



At ATMs... You can use your debit card to withdraw cash or to check your balance at any Automated Teller Machine (ATM).

At retail locations... You can also use your debit card to make purchases at Point-of-Sale locations that accept MasterCard®, including gas stations, trading posts, tribal businesses, restaurants, hotels and more! You also have the option of getting cash back at many retail locations, free of charge.

Online Purchases... In addition to retail store purchases, you can use your debit card to make purchases online.

At U.S. Post Offices... You can purchase money orders at U.S. post offices and other locations where your card is accepted.

The Debit Card is Safer than a Check

Money from your IIM account goes directly into your debit card account with no possibility of being lost or stolen. You can use your debit card at any location that accepts MasterCard® so you don't have to carry cash. And best of all, there are no fees for basic services.

24/7 Chase Customer Service

If you want to check your debit card account balance, have questions about your debit card or debit card account, or need help with transaction disputes, you can call Chase at the toll-free number on the back of your card for customer service 24 hours a day, 7 days a week. After answering a few security questions, you will be able to retrieve your account information or talk to a Chase operator, if needed.



Questions about your IIM account will still be handled by the OST Trust Beneficiary Call Center at 1-888-678-6836.

Manage Your Account Online

You can also access all of your debit card account information online at [www.myaccount.chase.com](http://www.myaccount.chase.com). On the My Account website you can check your debit card account balance, view or download debit card account activity, view electronic statements, change your PIN, or contact customer service. Everything can be done with a few simple clicks without leaving your home, and it's safe, secure, and free.



Some Frequently Asked Questions

How do I get my Debit Card?

Contact the Trust Beneficiary Call Center (TBCC) toll-free at 1-888-678-6836 to request an enrollment packet. The TBCC will verify your request and ask Chase to set up a debit card account for you. Chase will then mail your personalized debit card to you with instructions for activation.

What happens to my money if I lose my card?

If your card is lost or stolen, you should call Chase Customer Service right away. Once you report a card as lost or stolen, a new card will be issued (Chase will charge a \$5.00 fee) and the old card number will be cancelled. The funds in your debit card account will remain safe.

What does MasterCard® Zero Liability mean?

As a MasterCard® cardholder, you are not liable for unauthorized purchases made with your debit card.

Are there any fees for using the card?

There is no monthly fee for using this card, and all basic services are free. Here is a chart of some of the Chase fees for additional services.

Enrollment	Free
First ATM cash withdrawal each month*	Free
24/7 Customer Service (phone and web)	Free
Point-of-Sale transactions (including cash back)	Free
ATM balance inquiry	\$0.75
Transaction denial	\$0.75
Additional ATM cash withdrawal*	\$1.50
Monthly inactivity fee (after 6 months)	\$1.50
Replacement card	\$5.00
In-person bank transaction	\$5.00

\*Additional fees may be charged if you do not use a Chase ATM or Allpoint ATM